

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF NEW YORK**

In Re: STANLEY WOOD	§	Case No.: 05-13143
MARY ANN WOOD	§	
	§	
	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE FINAL REPORT AND ACCOUNT**

Andrea E. Celli, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/04/2005.
- 2) The case was confirmed on 04/27/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on  
NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on  
NA.
- 5) The case was completed on 05/30/2008.
- 6) Number of months from filing to the last payment: 37
- 7) Number of months case was pending: 50
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 26,370.00
- 10) Amount of unsecured claims discharged without payment \$ 301,210.28
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 57,482.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 57,482.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 1,300.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 3,157.59
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 4,457.59**

Attorney fees paid and disclosed by debtor **\$ 575.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CHRYSLER FINANCIAL S	SECURED	14,864.00	.00	14,864.00	14,864.00	840.31
CHRYSLER FINANCIAL S	UNSECURED	9,480.00	.00	6,041.31	1,133.10	.00
MIDLAND MORTGAGE CO	SECURED	88,000.00	.00	.00	.00	.00
BECKET & LEE, LLP	UNSECURED	3,008.00	.00	2,982.44	559.38	.00
BECKET & LEE, LLP	UNSECURED	1,793.00	.00	1,733.67	325.19	.00
AMERICAN EXPRESS	UNSECURED	1.00	NA	NA	.00	.00
AMERICAN EXPRESS	UNSECURED	1.00	NA	NA	.00	.00
AMERICAN EXPRESS	UNSECURED	1.00	NA	NA	.00	.00
AVCO FINANCIAL	UNSECURED	1.00	NA	NA	.00	.00
BANK OF AMERICA	UNSECURED	4,974.00	NA	NA	.00	.00
STERLING DBA KAY JEW	SECURED	1.00	.00	2,469.39	2,469.39	216.05
BENEFICIAL	UNSECURED	1.00	NA	NA	.00	.00
BENEFICIAL	UNSECURED	1.00	NA	NA	.00	.00
BENEFICIAL	UNSECURED	1.00	NA	NA	.00	.00
BENEFICIAL	UNSECURED	1.00	NA	NA	.00	.00
BENEFICIAL	UNSECURED	1.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	14,882.00	.00	15,263.93	2,863.05	.00
BERKSHIRE BANK	UNSECURED	1.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,754.44	.00	2,025.39	379.90	.00
ECAST	UNSECURED	1,453.01	.00	1,332.00	249.84	.00
BOSCOVS DEPT STORE	UNSECURED	1.00	NA	NA	.00	.00
BURDINES	UNSECURED	NA	NA	NA	.00	.00
CAPITAL ONE BANK	UNSECURED	458.00	NA	NA	.00	.00

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<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CAPITAL ONE BANK	UNSECURED	289.00	NA	NA	.00	.00
CAPITAL ONE BANK	UNSECURED	155.00	NA	NA	.00	.00
CAPITAL ONE BANK	UNSECURED	1.00	NA	NA	.00	.00
CAPITAL ONE BANK	UNSECURED	1.00	NA	NA	.00	.00
CAPITAL ONE BANK	UNSECURED	1.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	1.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	10.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	601.00	NA	NA	.00	.00
CBUSASEARS	UNSECURED	9,190.00	NA	NA	.00	.00
CHARTER ONE AUTO FIN	UNSECURED	1.00	NA	NA	.00	.00
SHERMAN ACQUISITION	UNSECURED	1.00	.00	3,718.04	697.34	.00
ECAST SETTLEMENT COR	UNSECURED	3,527.00	NA	NA	.00	.00
CHASE BANK USA, NA	UNSECURED	3,035.00	.00	3,254.94	610.53	.00
CHILDREN'S PLACE	UNSECURED	1.00	NA	NA	.00	.00
CITIBANK/NEVADA	UNSECURED	6,867.00	NA	NA	.00	.00
SPERRY FINANCIAL COR	UNSECURED	4,981.00	NA	NA	.00	.00
CITIBANK/NEVADA	UNSECURED	1,791.00	NA	NA	.00	.00
CITIBANK/USA	UNSECURED	949.00	NA	NA	.00	.00
CITIFINANCIAL	UNSECURED	73.00	NA	NA	.00	.00
COLLECTION	UNSECURED	60.00	NA	NA	.00	.00
DINERS CLUB INT'L	UNSECURED	1.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	9,120.00	NA	NA	.00	.00
DISCOVER FINANCIAL S	UNSECURED	6,261.00	.00	6,569.87	1,173.41	.00
DISCOVER FINANCIAL S	UNSECURED	5,103.00	.00	5,336.94	953.19	.00
EVANS LEASING SERVIC	UNSECURED	71,705.24	NA	NA	.00	.00
FINGER FURNITURE	UNSECURED	1.00	NA	NA	.00	.00
FIRST PREMIER BANK	UNSECURED	1.00	NA	NA	.00	.00
FIRST PREMIER BANK	UNSECURED	1.00	NA	NA	.00	.00
FLEET BANK	UNSECURED	3,533.00	NA	NA	.00	.00
FUTURE INDUSTRIES	UNSECURED	2,496.75	NA	NA	.00	.00
FUTURE INDUSTRIES	UNSECURED	1,807.60	NA	NA	.00	.00
FUTURE INDUSTRIES	UNSECURED	1,423.04	NA	NA	.00	.00
GATEWAY	UNSECURED	1.00	NA	NA	.00	.00
DILLARDS	UNSECURED	1.00	NA	NA	.00	.00
GECC	UNSECURED	1.00	NA	NA	.00	.00
GLENS FALLS NAT'L BA	UNSECURED	2,363.96	NA	NA	.00	.00
GULF OIL	UNSECURED	1.00	NA	NA	.00	.00
GULF OIL	UNSECURED	1.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,736.00	.00	1,723.68	323.31	.00
HHLD BANK	UNSECURED	658.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	206.00	.00	441.64	82.84	.00
ECAST SETTLEMENT COR	UNSECURED	1,023.00	.00	995.19	186.66	.00
HOUSEHOLD BANK	UNSECURED	1.00	NA	NA	.00	.00

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HOUSEHOLD BANK	UNSECURED	1.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,921.00	NA	NA	.00	.00
BJS WHOLESALE	UNSECURED	1.00	NA	NA	.00	.00
HSBC/BJ'S	UNSECURED	1,424.00	NA	NA	.00	.00
HSBC/KMART	UNSECURED	1.00	NA	NA	.00	.00
HSBC/RS	UNSECURED	1,023.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	465.00	.00	365.36	68.54	.00
HSBC/RS	UNSECURED	1.00	NA	NA	.00	.00
HSBC/RS	UNSECURED	1.00	NA	NA	.00	.00
INTERNATIONAL TAN MA	UNSECURED	12,375.00	.00	12,375.00	2,475.50	.00
KAY JEWELERS	UNSECURED	2,469.39	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	3,521.00	.00	3,623.97	679.75	.00
TRANSWESTERN PUBLISH	UNSECURED	2,070.00	NA	NA	.00	.00
MACY'S	UNSECURED	1.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	5,737.00	.00	6,194.27	1,161.85	.00
MICHAEL RAIMO	UNSECURED	42,500.00	.00	42,500.00	7,971.18	.00
MIDLAND MORTGAGE CO	UNSECURED	1.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	3,664.00	.00	3,673.47	689.03	.00
ECAST SETTLEMENT COR	UNSECURED	2,228.00	.00	2,297.17	430.88	.00
ECAST SETTLEMENT COR	UNSECURED	243.00	.00	337.99	63.40	.00
EVANS LEASING	UNSECURED	1.00	NA	NA	.00	.00
RESURGENT CAPITAL SE	UNSECURED	4,358.00	.00	4,512.10	846.33	.00
NCB/COLS	UNSECURED	1.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	958.00	.00	1,379.21	258.70	.00
PINNACLE FINANCIAL G	UNSECURED	110.93	NA	NA	.00	.00
RESURGENT CAPITAL SE	UNSECURED	1,778.00	.00	1,951.47	366.03	.00
FAMILY PET CENTER	UNSECURED	1.00	NA	NA	.00	.00
SCA/AEROPOSTALE	UNSECURED	1.00	NA	NA	.00	.00
SERVICE MERCHANDISE	UNSECURED	1.00	NA	NA	.00	.00
SPRING BREAK	UNSECURED	2,181.24	NA	NA	.00	.00
T-NETIX INC	UNSECURED	36.86	NA	NA	.00	.00
TALBOTS	UNSECURED	1.00	NA	NA	.00	.00
TANNING SUPPLY OUTLE	UNSECURED	823.32	NA	NA	.00	.00
TANNING SUPPLY OUTLE	UNSECURED	812.62	NA	NA	.00	.00
TANNING SUPPLY OUTLE	UNSECURED	801.92	NA	NA	.00	.00
BON TON	UNSECURED	1,833.32	.00	2,290.97	429.71	.00
ROUNDUP FUNDING, LLC	UNSECURED	2,001.00	.00	2,093.32	392.64	.00
TRANSAMERICA	UNSECURED	1.00	NA	NA	.00	.00
VERIZON	UNSECURED	5,121.90	NA	NA	.00	.00
VERIZON	UNSECURED	480.16	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	2,007.00	.00	2,389.80	448.25	.00
WALKER & WEISS	UNSECURED	329.00	NA	NA	.00	.00
WELLS FARGO	UNSECURED	4,764.00	NA	NA	.00	.00

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AMBERCROMBIE & FITCH	UNSECURED	1.00	NA	NA	.00	.00
ROUNDUP FUNDING, LLC	UNSECURED	318.00	.00	254.21	47.68	.00
STEINBACH	UNSECURED	1.00	NA	NA	.00	.00
ROUNDUP FUNDING, LLC	UNSECURED	1,249.00	.00	986.80	185.09	.00
DEILY,MOONEY & GLAST	UNSECURED	NA	NA	NA	.00	.00
UNITED STATES TREASU	PRIORITY	NA	NA	NA	.00	.00
AFNI/VERIZON	UNSECURED	NA	.00	3,012.16	564.95	.00
VERIZON/RMCC	UNSECURED	NA	.00	798.80	149.83	.00
ECAST SETTLEMENT COR	UNSECURED	NA	.00	754.01	141.43	.00
ECAST SETTLEMENT COR	UNSECURED	NA	.00	3,706.00	695.13	.00
PORTFOLIO RECOVERY A	UNSECURED	NA	.00	6,870.31	1,288.66	.00
PORTFOLIO RECOVERY A	UNSECURED	NA	.00	9,367.78	1,757.11	.00
RESURGENT CAPITAL SE	UNSECURED	NA	.00	1,771.27	332.23	.00
ECAST SETTLEMENT COR	UNSECURED	NA	.00	9,454.10	1,773.30	.00
RESURGENT CAPITAL SE	UNSECURED	NA	.00	5,161.88	968.21	.00
RESURGENT CAPITAL SE	UNSECURED	NA	.00	4,859.55	911.51	.00
RESURGENT CAPITAL SE	UNSECURED	NA	NA	NA	.00	.00
WORLDWIDE FIN CAP BA	UNSECURED	NA	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	NA	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>17,333.39</u>	<u>17,333.39</u>	<u>1,056.36</u>
<b>TOTAL SECURED:</b>	17,333.39	17,333.39	1,056.36
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	184,400.01	34,634.66	.00

**Disbursements:**

Expenses of Administration	\$	4,457.59	
Disbursements to Creditors	\$	53,024.41	
<b>TOTAL DISBURSEMENTS:</b>			\$ 57,482.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/15/2009

/s/ Andrea E. Celli  
Andrea E. Celli, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.